

# **EXHIBIT**

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10561 Telegraph Road  
Glen Allen, VA 23059  
ccomortgage.com

January 28, 2010

JAMES EDWARD RICHARDS  
CINDY L RICHARDS  
P O BOX 349  
DILLONVALE, OH 43917

Re: Loan Number: 0012049227  
Property Address:  
107 WATSON ST  
DILLONVALE, OH 43917

Dear Mortgage Customer:

We have recently reviewed and/or updated additional flood insurance information for the above referenced loan.

The minimum amount of coverage afforded to your structure must be equal to the lesser of 100% of the replacement cost of the structure or the maximum limit of coverage available for the particular type of property under the Flood Disaster Protection Act.


Based on the requirements referenced above, we currently show your loan to have a deficiency for flood coverage in the amount of \$123,347. This deficiency amount has been rounded down to the nearest \$100. The deficiency amount referenced is based on the information currently available to us. Please recognize that insuring to the minimum requirement may not fully insure you against losses sustained to your property.

Please contact your insurance agent to discuss increasing your flood coverage limits per the requirements above. Once this increase has been made effective, please have verification of an active flood insurance policy evidencing adequate coverage faxed to 1-843-413-2008 or mailed to the address below. Our mortgagee clause should read as follows:

RBS CITIZENS, N.A.  
ISAOA, ATIMA  
P O BOX 202060  
FLORENCE, SC 29502-2060

In order to avoid the purchase of a supplemental policy on your behalf, verification of an active policy in an amount acceptable to CCO Mortgage must be submitted within 45 days from the date of this notice.

Please note that applications, quotes, change notices and binders for coverage are not considered verification of an active policy and will not be used to update our records. The maximum deductible amount allowed is \$5,000.

Mortgages are offered and originated by RBS Citizens, N.A. CCO Mortgage is a division of RBS Citizens, N.A.  
All loans are subject to approval.  Equal Housing Lender



2105G1-1209

If we do not receive evidence of adequate coverage within 45 days from the date of this notice, CCO Mortgage will secure additional flood insurance coverage in the amount of the deficiency referenced on the previous page at your expense. If you have an escrow account, the premium cost for this additional coverage will be added to your escrow account. If you do not have an escrow account, one will be created for you. Your monthly payments will increase due to the cost of this coverage.

In most instances, the additional flood insurance coverage you purchase from an agent or insurance company of your choice will be less costly than the coverage purchased by CCO Mortgage. THE COVERAGE THAT CCO MORTGAGE SECURES WILL ONLY COVER YOUR BUILDING OR HOME, BUT NOT YOUR HOUSEHOLD CONTENTS AND MAY BE CONSIDERABLY MORE EXPENSIVE. Coverage under this policy will only apply if a loss to your building exceeds the amount of coverage provided by your voluntary flood insurance policy.

The lender placed policy that we secure will remain in force at the initial coverage amount until evidence of acceptable coverage is received. The only acceptable level of coverage is a policy providing coverage in an amount at least equal to the minimum amount required as specified on the previous page. Once the lender placed coverage is bound, there will be no adjustments in coverage amount or premium.

The policy purchased on your behalf may be cancelled at any time by providing proof of acceptable coverage. You will be charged for only the days this policy was in effect and any unearned premium will be refunded to your escrow account.

We recommend that you increase the amount of coverage afforded under your existing flood insurance policy in order to satisfy the deficiency amount. This information may be provided to us at [mycoverageinfo.com](http://mycoverageinfo.com). Please use pin CCO293.

If you have any questions, please contact us at 1-866-826-4904. Thank you for taking the time to help us resolve this matter.

Insurance Department

01/28/2010

AGENCY		
Major	Sub	Minor
00000	0000	0150

P.O.BOX 50355  
ATLANTA, GA 30302  
INSURANCE BINDER

LOAN  
NUMBER: 0012049227

POLICY NUMBER:  
021050000 0012049227

INSURED-NAME AND ADDRESS:  
JAMES EDWARD RICHARDS  
CINDY L RICHARDS  
P O BOX 349  
DILLONVALE, OH 43917

MORTGAGEE-  
RBS CITIZENS, N.A.  
ISAOA, ATIMA  
P O BOX 202060  
FLORENCE, SC 29502-2060

BINDER PERIOD:			Described Location (if different from mailing address above):	
EFFECTIVE TIME: 12:01 AM			107 WATSON ST DILLONVALE, OH 43917	
EFFECTIVE:		AMOUNT OF INSURANCE:		
Month Day Year				
01/21/2010		\$123,347	ANNUAL PREMIUM	\$1,110.00

We have not received a new/renewal flood insurance policy covering your mortgaged property. We do not believe this was your intention, but a lapse in coverage has occurred.

We have secured temporary coverage in the form of a binder through the , and you will be charged for the annual policy premium indicated above. This binder covers the described property for direct loss by the peril of flood subject to the terms, conditions, and limitations of the policy in current use by the company. If evidence of acceptable coverage is received during this binder period, you will be charged for any lapse in coverage.

If you do not have acceptable insurance covering your mortgaged property, you should contact either an insurance agent or a federally designated Write-Your-Own insurance carrier to obtain the required flood coverage. You may obtain information regarding the availability of federal Write-Your-Own flood coverage by contacting your mortgagee at their telephone number designated above. It may be necessary for you to provide certain information regarding your mortgaged property to your insurance agent or insurer in order to qualify for federal flood coverage.

**This policy only covers buildings and structures. It does not cover your contents or personal property. The premium for this policy may be considerably higher than other policies obtained from your agent or the federal Write-Your-Own flood program.**

Please remember, it is your responsibility to maintain flood insurance coverage on your property. If evidence of acceptable coverage is not received within sixty days, permanent coverage will be obtained through the .

This coverage will be cancelled flat should duplicate coverage exist with a policy you may have, provided a copy has been sent to the Mortgagee named above as verification.

CLAIMS INFORMATION ONLY  
1-800-326-2845

ALL OTHER INQUIRIES  
1-866-826-4904